



JERSEY CITY COVID-19 HARDSHIP ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

TENANTS

How do I qualify for the Jersey City COVID-19 Hardship Assistance Program (JC-HAP)?

You qualify for JC-HAP if you meet the following criteria:

- You live in Jersey City in an apartment or house that you rent.
- You are a U.S. citizen, permanent resident, or have been granted legal status.
- You are eighteen (18) years of age or older or are an emancipated minor.
- You have a valid and current written lease signed by your landlord/property manager.
- You owe rent/utility payments over three months or fewer, starting from March 2020.
- Your household has suffered a loss of income because of the COVID-19 pandemic.
- You do not owe any rent or utility payments from before March 2020.
- You haven't received rental assistance from the New Jersey Department of Community Affairs COVID-19 Emergency Rental Assistance Program or any other program funded by the CARES Act.
- Your current household income falls below federal income limits.

What are the federal income limits?

The maximum eligible household income equals 80% of the area median income (AMI) for your household size. For each household size, the income limit is:

- 1 Person — \$55,250
- 2 Persons — \$63,150
- 3 Persons — \$71,050
- 4 Persons — \$78,900
- 5 Persons — \$85,250
- 6 Persons — \$91,550
- 7 Persons — \$97,850
- 8 Persons — \$104,150

How much aid can I receive from JC-HAP?

The maximum amount of aid per household is \$1,500, which will be paid directly to your landlord/property manager.

Can JC-HAP help with utility payments?

Yes, utility payments can be covered by the \$1,500 aid. For additional assistance with utility payments, contact PACO at (844) 722-6432.

Can JC-HAP help with security deposits?

No, JC-HAP is for help with rental arrears incurred since the start of the COVID-19 pandemic.

Do I need an eviction notice to apply for JC-HAP?

No, you do not need to have received an eviction notice to apply for JC-HAP.

Do I need to have been diagnosed with COVID-19 to apply for JC-HAP?

No, you do not need to have received a COVID-19 diagnosis to apply for JC-HAP.

How do I apply for JC-HAP?

Visit the online application at Cognito Forms to apply for the program:

<https://www.cognitoforms.com/CityOfJerseyCity1/JerseyCityCOVID19HardshipAssistanceApplication>

When can I apply for JC-HAP?

Applications will be available beginning at 9 a.m. on Monday, January 18, 2021, through 5 p.m. on Monday, February 1, 2021. No more applications will be accepted after the deadline.

Do I need a computer to submit the application?

No, you can use a smartphone, tablet, or any other device with internet access to submit the application.

What happens if more people apply for JC-HAP than there is funding for?

JC-HAP strives to make sure that as many people are served as possible. However, if more people apply for the program than there is funding for, we will conduct a random lottery among the eligible applications to determine which ones will receive aid. All eligible applications have an equal chance of being selected in the lottery. Eligible applicants not selected in the lottery will be prioritized as additional funding becomes available.

What if I have further questions or need help applying for hardship assistance?

If you need help applying for hardship assistance, please contact one of the following collaborating nonprofit organizations:

- PACO | <https://pacoagency.org> | (844) 722-6432
- United Way of Hudson County | <https://unitedwayhudson.org> | (201) 492-2368

- WomenRising | <https://womenrising.org> | (201) 333-5700 ext. 552
- York Street Project | <https://yorkstreetproject.org> | (201) 451-9838
- Church World Service | <https://cwsjerseycity.org> | (201) 659-0467
- Welcome Home | <https://welcomehomerefugees.org> | (201) 851-6171

How do I begin the JC-HAP application?

Complete the brief pre-application eligibility questions to determine if you're eligible for JC-HAP. If you pass the eligibility screening, the full application will become available.

What if I don't have a current lease?

You can go ahead and submit the application if you have an older lease for your apartment, or have some other documentation showing tenancy, such as a bill. Your landlord may be able to submit a written statement verifying your monthly rent amount.

If you are not the current leaseholder and someone else in the household is, you should not submit the application. The application should be submitted by someone who is on the lease.

What is my Gross Annual Income?

Gross annual income is your annual income before taxes or deductions are taken out. If your income is inconsistent at this time, please do your best to estimate.

The first screen is saying that I am ineligible. What can I do?

Unfortunately, this program cannot help everyone that is behind on their rent. If you are determined to be ineligible, please review the resources listed on the pre-application page. We will also retain your information and will send details about any additional programs or funding that become available.

Am I eligible for rental or utilities assistance if I am an immigrant without granted legal status?

Only residents who are U.S. citizens, permanent residents, or have been granted legal status are eligible for JC-HAP due to federal regulations. If you are ineligible because you are not a U.S. citizen, permanent resident, or someone that has been granted legal status, you may be eligible for rental assistance through the Mayor's Jersey City COVID-19 Relief Fund. Please contact one of the following agencies for information and assistance:

- Church World Service | <https://cwsjerseycity.org> | (201) 659-0467
- Welcome Home | <https://welcomehomerefugees.org> | (201) 851-6171

Can I see all of the application questions before I complete the application?

Please reach out to one of our partners for a PDF copy of the blank application.

Can I stop working on my application and complete it later?

At the bottom right of each page is a "Save" button. If you click on the "Save" button, you can exit the application and return later.

I submitted my application. Now what?

All applications submitted on time will be entered into a computerized lottery. Please continue to check your email for updates on the review process. If you appear to be eligible, you will be contacted for further information. You will be required to provide any necessary documents not submitted with your application.

How can I make changes to my submitted application?

All applicants have until 5 p.m. on February 1, 2021, to make edits and submit their application. If you have already submitted your application and it is before February 1, you can edit your application by clicking on the link in your application confirmation email. Please make sure that all edits are saved before the February 1 deadline, as no applications will be accepted.

What can I do if have additional questions or need additional resources?

For additional questions or assistance, please email jchap@jcnj.org or contact one of the following collaborating nonprofit organizations after January 18 and prior to February 1, 2021:

- PACO | <https://pacoagency.org> | (844) 722-6432
- United Way of Hudson County | <https://unitedwayhudson.org> | (201) 492-2368
- WomenRising | <https://womenrising.org> | (201) 333-5700 ext. 552
- York Street Project | <https://yorkstreetproject.org> | (201) 451-9838
- Church World Service | <https://cwsjerseycity.org> | (201) 659-0467
- Welcome Home | <https://welcomehomerefugees.org> | (201) 851-6171